

## OF AFFLUENCE AND LAVISHNESS

DIBAKAR PAL

Research Scholar & Executive Magistrate, Department of Business Management, University of Calcutta, India

### ABSTRACT

Affluence is the state of having an abundant supply of money, possessions, commodities, etc. The rich has much wealth and thereby enjoys the warm feeling of affluence. In this world, out of total population, only a fraction is affluent. As such, property is theft. Lavishness is to give or do something generously or excessively. It is good to donate generously, but it is bad to expense extravagantly. Thus if affluence is a blessing, lavishness is a curse. In fact, spending money foolishly or carelessly invites poverty. As such, they say cut your coat according to your cloth. There must be proportion between desire and capacity. It is easy to earn but judicious expenditure is very difficult. Very few people can utilize money properly. A careful survey reveals that a man earns money or gets the chance to earn whatever amount he needs throughout his entire life span, but due to his foolish expenditure he faces financial hardship. Affluence is the yardstick of richness. But all rich cannot and do not spend much money. Generally, rich is always miser. Misery protects the rich from poverty. Rich people die leaving behind not only family but huge amount of money and wealth as well. As such the wives of rich people love their husbands very much. On the contrary poor people die due to the burden of debt. Thus there are two types of people. One makes the successor rich and the other offers poverty to the successors.

**KEYWORDS:** Affluence, Lavishness, Excessiveness, Poor, Rich

### INTRODUCTION

Creative writing is based more on manifestation rather than on expression. It does not inform rather reveals. So it bears no reference. The present article is an outcome of creative writing meant for lay readers. As such free style is the methodology adopted so that pleasure of reading can be enjoyed by the common mass. As you know well that Francis Bacon (1561-1626), the immortal essayist, wrote many essays namely Of Love, Of Friendship, Of Ambition, Of Studies, etc. The myriad-minded genius rightly pointed out that all the words of the dictionary can be the themes of essays one can write. But little has been done, in this regard since his death, in order to finish his unfinished monumental works. In fact Bacon's way of presentation i.e., his unique individual style kindled the imagination already in me and encouraged me as well to write essays, in the light of creative writing, thus to get relief through Catharsis.

Affluence is the state of having an abundant supply of money, possessions, commodities, etc. The rich has much wealth and thereby enjoys the warm feeling of affluence. In this world, out of total population, only a fraction is affluent. As such they say, property is theft.

Lavishness is to give or do something generously or excessively. It is good to donate generously, but it is too bad to expense extravagantly. Thus if affluence is a blessing, lavishness is a curse. In fact, spending money foolishly or carelessly invites poverty. As such, the proverb goes, cut your coat according to your cloth. There must be proportion between desire and capacity. It is easy to earn but judicious expenditure is very difficult. Very few people can utilize money

properly. A careful survey reveals that a man earns money or gets the chance to earn, whatever amount he needs throughout his entire life span, but due to his foolish expenditure he faces financial hardship.

Affluence is the yardstick of richness. But all rich cannot and do not spend much money. Generally, rich is always miser. Misery protects the rich from poverty. Rich people die leaving behind not only family but huge amount of money and wealth as well. As such the wives of rich people love their husbands very much. On the contrary poor people die due to the burden of debt. Thus there are two types of people. One makes the successors rich and the other offers poverty to the successors.

The rich exploits the poor. The poor dies unpaid, unfed, unwept, unsung and unknown as well. As such the poor hates the rich. The rich not only deprives the poor, they also deprive themselves. They think for unlimited earning at the cost of their peace and happiness. To achieve this commercial success they bear painstaking labor continuously and untiringly till death. Only a few persons can bear that agony. This answers why we notice few rich people around us. So earning is not an easy game. Everybody hates the rich. But the pain as is experienced by the rich remains unknown. Alas! This is the unsaid story of the poor rich.

The rich spends lavishly. Similarly, a person may spend lavishly but lavish expenditure does not confirm the richness of the concerned individual. Because a poor person may spend excessively. Thus expenditure, beyond capacity of that poor person is the cause of his callousness and poverty as well. In fact lavish expenditure, irrespective of being poor or rich, is a personality trait, and an individual can't change this habit easily. If a rich man becomes penniless then it is very difficult for him to spend miserly. So, whenever he gets money he spends carelessly, due to his past habits and not thinking future consequences. Conversely, a person of low birth if he becomes rich suddenly then he can't spend with a free mind. In every step he experiences an inward pull reminding his dark days of starvation. Money can't offer blue blood or aristocracy. But aristocrat people are moneyed men. Thus, all elite are rich but all rich are not elite. Rome was not built in a day. Similarly, richness, status, civilization, etiquette, etc. can't be acquired overnight, rather it demands long time

Childhood poverty chases a man always like nightmares. So he cannot spend much. He judiciously spends every farthing. He knows that in distress nobody will help him. His past life enriched him with that bitter experience. It may be easier to be rich but very difficult to hold that richness for long. In fact one generation earns, but the next generation spends. The former knows only how to earn. They don't know how to spend. This ignorance offers them richness. On the other hand the second generation only knows how to spend and thereby enjoy life to the lees. They don't know the hurdles of earning. As such they spend lavishly. They have no base as well as no brake at all. They don't know how to earn and save. This ignorance offers them poverty. Thus ignorance may not always be blessing but it may be a curse also.

Some people are affluent and some others are lavish by nature. Thus whole population, in the light of these two personality traits, can broadly be classified into four different categories.

The first category is affluent but not lavish. Such a character is called miser. Because he has much money but he does not spend in proportion of his wealth. His expenditure is judicious but they call him a miser. In fact some people, those who can't fulfill their desires due to lack of money, show much hatred, anger and envy against these type of rich men. In fact a lay man can hardly distinguish between judicious and lavish expenditure. Most of the time they spend beyond bare necessity.

The second category is not affluent but lavish. When they earn or get some money they become restless to spend in any way. They can hardly distinguish between bare necessities and luxury. As such they spend recklessly and seldom take any judicious advice regarding such expenditure. Thus they are callous and liability of family and society at large.

In this connection it is to be noted that the political leaders are not affluent but lavish. But they are not callous. They have no income just like the moon having no light. Moon is luminous by the light of the sun. Similarly leaders are always rich through the collection of share of wages from the laborers. Because they collect money forcefully from common people. As such they have no tension, no budget, no thinking of repayment of debt but they stand before the ocean of huge amount of money. They are really genius.

The third category is neither affluent nor lavish. They are poor men and large in number. They have no money. So they have no anxieties or tension. As such they produce much children who work as laborer. In reality such poor people die unpaid, unfed, unwept, unsung and unknown as well. Thus rich men have tension but less issue. On the contrary, the poor people have no tension but full of issue.

The fourth category is both affluent and lavish. Such type of people are crowned as rich and generous as well. They are really kind-hearted. They spend much for the poor people. Many times they become issueless. In such case wide-heart widens the way of heaven after death as is believed by religious-minded people.

If reasoning controls expenditure it is good. But when emotion replaces reasoning then expenditure becomes reckless. In case of "penny wise pound foolish" policy a man spends pound being emotionally driven. But when he becomes cautious then he discovers that all of his wealth is gone. Then he declines to spend even a single penny and becomes a laughing stock. Thus pound offers emotion but penny whips emotion and gives motion i.e., judgment instead. Generally, a man spends more to keep up status or lest he should be called a miser or criticized by friends, relatives or neighbors. In such case his friends are not friend at all rather foe instead.

It is very difficult to forecast whether a man will die leaving property or debt. A man may spend judiciously but all his savings may be spent due to incurable disease and he may become penniless and indebted before his death. Again a man may spend lavishly without any savings. He may die without any debt. Among these two types the second category is better but suffers from risky game if the man suffers from severe illness or faces unprecedented problems. Either, hand to mouth or debt is the fate of poor people. Mostly they simply starve. In a democratic set up, as the economist argues and proves mathematically, if the distribution be even then there will be no famine. But the paradox is that in the so-called democratic countries poor people either exist half-fed or die unfed. So, perfect democracy is merely a concept. Democracy offers various rights. For this democracy is welcomed for enjoying different constitutional rights as are permitted by different nations. Similarly, poor people enjoy the right of starvation. Bitter biting of hunger compels them to commit suicide. If they fail to die they are punished. Thus democracy allows starvation but does not allow committing suicide. Perhaps touchy democracy can tolerate hunger but seldom death.

The more labor the more income. The less labor the less income. Some people can control income. Some can't. Greedy people work beyond their capacity and die soon earning instead. It seems labor and earning are controlled by an unknown force. For some people work hard but earn less. On the contrary some other works less but earn more. As per wage policy of any nation physical labor gets less return than mental labor. As such a manager earns more than a laborer

though both of them offer equal time of devotion. Thus the earning of a manager is crowned as salary and that of a labor is termed and ridiculed as wage. Perhaps, early life determines the fate of an individual. A good student reads attentively and thereby paves the future success and thus confirms higher earnings. But an inattentive student fails in the examination and thereby fails everywhere throughout his entire life and is bound to be happy with wage.

Earning of poor people is so poor that it is spent just to maintain livelihood. They can't save with poor earning. Also, they don't save since they don't know the logic of savings. Some people devote themselves for huge earning. They earn havoc for the sake of earning since they notice other people to earn. Again some people earn with the motto to save as they see other people to save. They deprive themselves just to enjoy warm feeling of savings and thereby enjoy holding instinct. Both of these two categories do not know how to spend or they are afraid of spending but dangerously brilliant or brilliantly dangerous while they earn. Thus their intention is to earn by any means be they ethical or unethical. They seldom bother for it and are always ready to take any kind of risk. To them no risk no gain means high risk high gain. They are interested to earn only. They seldom bother whether they can enjoy it or not. In fact they do suffer from holding instinct. Similarly, richness is the holding instinct enjoyed by the elite.

It is very difficult to maintain constant ratio between income and expenditure. A man does not know how much to save. There is no clear cut guideline regarding savings that can save from future problem. Thus it is a topic of research to the economist. Savings be they small or big can hardly guarantee the complete security of life. For these reasons common people can't take judicious decision regarding income and expenditure. Such paradox offers them wilderness and they become misguided rather being properly guided.

A father spends cautiously his hard earnings. He seldom needs pocket money. But an unemployed son spends lavishly. As such he needs pocket money. In course of time when the son grows up and starts earning then he is no more lavish but very cautious in spending and sometimes becomes dangerously self-centered. Now the question arises: what is pocket money. In this respect there are two schools of thoughts. One school opines: money that remains in the pocket is pocket money. The other school argues just opposite. The latter pleads that: money that does not remain in the pocket is called pocket money. In fact, money comes out from safe custody and takes shelter in the pocket and uses it as transit for drainage. This is why the father seldom goes out with pocket money. Because, he knows that captive pocket money always tries to be free from pocket and insists to buy something unessential being allured. Now, in the pocket if there remains no money there will be no expenditure. Here one may argue that if a person, without money, falls in danger then who will save. They say public will save. Further nobody knows the amount of money required to meet up the cost of crisis period. Perhaps optimism is the solution of the unpredictable. Empty vessel sounds much and thereby invites problem. But empty pocket, being empty, spends nothing and thereby teaches how to save. He, who knows how to spend less than earning, can only save. They say, a penny saved means a penny earned. Savings is an art. Very few people can acquire that art. This answers why we see less secured people around us. This art determines the luck and thereby success of life at large. Really, it is rare individual style. And this style and thereby, personality trait differs from person to person.

It is common that affluent people spend lavishly. If a poor man spends lavishly he dies unfed and unknown. In a joint family if any member be reckless in spending then the atmosphere of joint coordination and cooperation be disturbed. If both husband and wife possess don't care attitude then the situation becomes worse more. For other members will raise question regarding compensation granting for the prodigal member. Such type of member becomes the headache of his

own family and joint family at large. Other members cannot take food ignoring the starvation of the helpless wife and innocent children. In such a situation the joint family may take two types of decisions. Firstly, the offender is warned to be cautious. And he gets financial help to support his family. Even, repeated alarm fails to amend his habit then his family gets isolation and be un-shaded. Then the person either may correct himself or leave his family. If his family can struggle the battle they will exist or die unnoticed. Now, any Good Samaritan can rescue the dependent and cursed unfortunates. The prodigal member knows well that some kind-hearted people must support his deserted family and the world still has not become so callous and cruel like him. That's why he exploits the emotion of the other family members or the Good Samaritan. Thus he can avoid responsibility but earns hatred from his wife and children instead. But he is so base that it seldom touches his sentiment. A man must save to save him from financial hardship. How will he save? It is his headache. This is the concern of the concerned person, not of others. A drowning man catches hold of a straw to exist. He does not wait for or depend on the advice of third person. It is known that a lock can but seldom can a straw save a drowning man. Yet he tries for all means to survive. Because, it is the question of life and death. Similar should be the strategy of any person for savings. Any body can spend. It is lay man's business. For spending, expertise is not required. Only an expert can save. It is a tactic. Savings is an art. A man has to learn it. Financial hardship punishes man. He who saves is rewarded. He who saves not, rewarded not rather gets punished. Everybody knows it. But the paradox is that only few persons save. It seems savings, the art, is a personality trait possessed only by few fortunate persons. The insurance companies spend much for advertisement. But common people ignore it. As such a welfare state imposes compulsory savings scheme to save its people.

## CONCLUSIONS

A friend in need is a friend indeed. Savings is that friend. Rather it is the greatest friend of all. Poor man will save poorly. Similarly, the savings of the rich should be rich. There must be control over expenditure. After meet up of bare necessity a man should not spend further, rather he should save instead. Micro savings is the root of macro savings. Little drops of water make an ocean. Small savings quite in one's unaware offer big savings. If a man saves in every footstep, then after a certain period it rewards the life with an unexpected amount of money that offers security and thereby confidence which is the asset of life.

